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I claim:

1. An article comprising a substrate having on at least a portion of its surface a multi-layer coating comprising:

a layer comprised of polymeric material on at least a portion of the surface of said substrate;

a layer comprised of zirconium compound, titanium compound or zirconium/titanium alloy compound on said layer comprised of polymeric material; and

a layer comprised of polyurethane, polyacrylate or polymethacrylate on said layer comprised of zirconium compound, titanium compound or zirconium/titanium alloy compound.

2. The article of claim 1 wherein said compound is selected from a nitride, an oxide, a carbide, and a carbonitride.

3. The article of claim 2 wherein said compound is a nitride.

4. The article of claim 3 wherein said layer comprised of zirconium nitride, titanium nitride or zirconium/titanium alloy nitride is comprised of zirconium nitride.

5. The article of claim 3 wherein said layer comprised of zirconium nitride, titanium nitride or zirconium/titanium alloy nitride is comprised of titanium nitride.

6. The article of claim 2 wherein said compound is a carbonitride.

7. The article of claim 1 wherein said layer comprised of polyurethane, polyacrylate or polymethacrylate is comprised of polyurethane.

8. The article of claim 3 wherein said layer comprised of polyurethane, polyacrylate or polymethacrylate is comprised of polyurethane.

9. The article of claim 2 wherein said polymeric material is selected from the group consisting of polycarbonate, polyester, polymethacrylate, polystyrene, acrylonitrile-butadiene-styrene, styrene-acrylonitrile, alkyd resin, polyethylene, and blends and copolymers thereof.

10. The article of claim 1 wherein said article is comprised of metal.

11. The article of claim 10 wherein said article is a vehicle wheel cover.

12. The article of claim 1 wherein said article is comprised of metal alloy.

13. The article of claim 12 wherein said article is a vehicle wheel cover.

14. The article of claim 1 wherein said article is comprised of plastic.

15. The article of claim 14 wherein said article is a vehicle wheel cover.

16. An article comprising a substrate having on at least a portion of its surface a multi-layer coating comprising:

a layer comprised of polymeric material on at least a portion of the surface of said substrate;

a layer comprised of zirconium, titanium or zirconium/titanium alloy on said layer comprised of polymeric material;

a layer comprised of zirconium compound, titanium compound or zirconium/titanium alloy compound on said layer comprised of zirconium, titanium or zirconium/titanium alloy; and

a layer comprised of polyurethane, polyacrylate or polymethacrylate on said layer comprised of zirconium compound, titanium compound or zirconium/titanium alloy compound.

17. The article of claim 16 wherein said compound is selected from a nitride, an oxide, a carbide, and a carbonitride.

18. The article of claim 17 wherein said compound is a nitride.

19. The article of claim 18 wherein said layer comprised of zirconium nitride, titanium nitride or zirconium/titanium alloy nitride is comprised of zirconium nitride and said layer comprised of zirconium, titanium or zirconium/titanium alloy is comprised of zirconium.

20. The article of claim 18 wherein said layer comprised of zirconium nitride, titanium nitride or zirconium/titanium alloy nitride is comprised of titanium nitride and said layer comprised of zirconium, titanium or zirconium/titanium alloy is comprised of titanium.

21. The article of claim 17 wherein said compound is a carbonitride.

22. The article of claim 16 wherein said layer comprised of polyurethane, polyacrylate or polymethacrylate is comprised of polyurethane.

23. The article of claim 18 wherein said layer comprised of polyurethane, polyacrylate or polymethacrylate is comprised of polyurethane.

24. The article of claim 16 wherein said polymeric material is selected from the group consisting of polycarbonate, polyester, polymethacrylate, polystyrene, acrylonitrile-butadiene-styrene, styrene-acrylonitrile, alkyd resin, polyethylene, and blends and copolymers thereof.

25. The article of claim 16 wherein said article is comprised of metal.

26. The article of claim 25 wherein said article is a vehicle wheel cover.

27. The article of claim 16 wherein said article is comprised of metal alloy.

28. The article of claim 27 wherein said article is a vehicle wheel cover.

29. The article of claim 16 wherein said article is comprised of plastic.

30. The article of claim 29 wherein said article is a vehicle wheel cover.

31. An article comprising a substrate having on at least a portion of its surface a multi-layer coating comprising:

a layer comprised of polymeric material on at least a portion of the surface of said substrate;

a sandwich layer comprised of alternating layers selected from the group consisting of zirconium compound, titanium compound or zirconium/titanium alloy compound on said layer comprised of polymeric material; and

a layer selected from the group consisting of polyurethane, polyacrylate or polymethacrylate on said sandwich layer.

32. The article of claim 31 wherein said compound is selected from a nitride, an oxide, a carbide, and a carbonitride.

33. The article of claim 32 wherein said compound is a nitride.

34. The article of claim 33 wherein said sandwich layer is comprised of alternating layers comprised of zirconium nitride and titanium nitride.

35. The article of claim 32 wherein said compound is a carbonitride.

36. The article of claim 31 wherein said layer comprised of polyurethane, polyacrylate or polymethacrylate is comprised of polyurethane.

37. The article of claim 31 wherein said polymeric material is selected from the group consisting of polycarbonate, polyester, polymethacrylate, polystyrene, acrylonitrile-butadiene-styrene, styrene-acrylonitrile, allyd resin, polyethylene, and blends and copolymers thereof.

38. The article of claim 31 wherein a layer comprised of zirconium, titanium or zirconium/titanium alloy is disposed intermediate said layer comprised of polymeric material and said sandwich layer.

39. The article of claim 38 wherein said compound is selected from a nitride, an oxide, a carbide and a carbonitride.

40. The article of claim 39 wherein said compound is a nitride.

41. The article of claim 40 wherein said sandwich layer is comprised of alternating layers comprised of zirconium nitride and titanium nitride.

42. The article of claim 39 wherein said compound is a carbonitride.

43. The article of claim 38 wherein said layer comprised of polyurethane, polyacrylate or polymethacrylate is comprised of polyurethane.

44. The article of claim 38 wherein said polymeric material is selected from the group consisting of polycarbonate, polyester, polymethacrylate, polystyrene, acrylonitrile-butadiene-styrene, styrene-acrylonitrile, alkyd resin, polyethylene, and blends and copolymers thereof.

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